From: winvest@buckeye-express.com

Sent: Thursday, January 21, 2010 11:53 PM

To: secretary < secretary @CFTC.gov>

Subject: Regulation of Retail Forex

RIN3038AC61 As a senior citizen affected by the recession I had to find a source of income. The answer for me - Forex. After 9 months studying and demo practice I look forward now to go live trading. Though not heavily funded I feel that through tight money management and adhering to a disciplined trading plan this would be my salvation. However 10:1 leverage would be the worst thing to happen at a time like this for me and thousands of others who embrace the free enterprise system. Such a move would contradict the governments proclaimed desire to create employment. I am confident that CFTC in its wisdom will make the right choice. Thank you.

Irwin Godin - Toledo, Ohio